

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 1 Assumption of Executory Contract or Unexpired Lease 1 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 20-23959
Michael D. Goldfinger Judge: JNP

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 9/28/2021
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /S/ REN

Initial Debtor: /S/ MDG

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1,504 per month to the Chapter 13 Trustee, starting on October 01, 2021 for approximately 51 out of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,028.00
DOMESTIC SUPPORT OBLIGATION		
Shannon Goldfinger	PRIORITY ALIMONY	BALANCE DUE \$ 0.00 (AMENDED PER COURT ORDER)
SUPPLEMENTAL ATTORNEY FEES	ADMINISTRATIVE	
RONALD E. NORMAN, ESQUIRE	(SUBJECT TO COURT'S APROVAL)	BALANCE DUE: \$2,567.50

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
M & T Bank	mortgage on the property located at 18 High Point Drive, Medford., NJ 08055 (house pending foreclosure)	\$ 635,413.00	possible deficiency balance
Vacation Village Resorts in Berkshires (Time share)	Timeshare located at 276 Brodie Mnt. Rd., Lanesborough, MA 01237-6924	\$1,000.00	0.00

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Select Portfolio Servicing (Mortgage on 6/8 S Garfield Ave Wenonah NJ, Property Sold and mortgage paid off).
PNC Bank NA (Mortgage on 6/8 South Garfield Ave Wenonah NJ, Property Sold and mortgage paid off).

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
☒ Not less than 100 percent all timely filed claims
☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Mittal Ghandi (Landlord)	0.00	Lease on the property located at 833 Society Hill Blvd., Cherry Hill, NJ 08003	ASSUME	continue regular monthly payments pursuant to contract
Toyota Lease Trust	0.00	Lease on 2020 LEXUS RX350	ASSUME	continue regular monthly payments pursuant to contract

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Bank of America NA	all real and personal property.	Judgment	\$30,364.72	\$1,389,038.00	\$515,650.00	\$980,415.49	\$30,364.72

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Ronald E. Norman, Esquire
- 3) Secured Creditors
- 4) Unsecured Creditors

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/23/2020.

Explain below **why** the plan is being modified:

To remove domestic support obligations arrears priority claim of \$75,000.00 and change balance due to \$0.00. PER COURT ORDER and to remove the secured payments to be unaffected by the Plan for Select Portfolio Servicing and PNC for the first and second mortgage on the property located at 6/8 South Garfield Ave., Wenonah, NJ 08090 as property was sold and loans paid off. Add auto Lease to Assume for 2020 LEXUS RX350, updated figures on Bank of America motion to void Judgment lien, fixed attorney fee balance due and added in supplemental fee subject to approval, provided for 100% to timely filed unsecured claims.

Explain below **how** the plan is being modified:

To remove domestic support obligations arrears priority claim of \$75,000.00 and change balance due to \$0.00. PER COURT ORDER, and to remove the secured payments to be unaffected by the Plan for Select Portfolio Servicing and PNC for the first and second mortgage on the property located at 6/8 South Garfield Ave., Wenonah, NJ 08090 as property was sold and loans paid off. Add auto Lease to Assume for 2020 LEXUS RX350, updated figures on Bank of America motion to void Judgment lien, fixed attorney fee balance due and added in supplemental fee subject to approval, provided for 100% to timely filed unsecured claims.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 9/28/2021

/s/ Michael D. Goldfinger
Debtor

Date: _____

Joint Debtor

Date: 9/28/2021

/s/ Ronald E. Norman
Attorney for Debtor(s)

In re:
Michael D. Goldfinger
Debtor

Case No. 20-23959-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 29, 2021

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2021:

Recip ID	Recipient Name and Address
db	Michael D. Goldfinger, 833 Society Hill Blvd, Cherry Hill, NJ 08003-2429
r	+ Troy Kenuk, Justice Realty Firm, LLC, 2606 Good Intent Road, Deptford, NJ 08096-4452
519123294	Advanced ENT, PO Box 5257, New York, NY 10008-5257
519058185	Apex Asset Management, LLC, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
519123292	+ Arthritis, Rheumatic and Back Disease, 2301 Evesham Road, Bldg 800, Suite 115, Voorhees, NJ 08043-4510
519058186	Bank of America, 655 Paper Mill Rd, Newark, DE 19711-7500
519058187	+ Bank of America, 100 N Tryon St, Charlotte, NC 28202-4024
519058188	Benham Rafalian, 5812 Washington Blvd, Culver City, CA 90232-7323
519123289	+ Care Centrix, 20 Church Street, 12th Floor, Hartford, CT 06103-1248
519122694	+ Collins Asset Group LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
519058192	Complete Collection Service, 1007 N Federal Hwy Ste 280, Fort Lauderdale, FL 33304-1422
519058193	Contiental Central Credit of MA Inc., 5611 Palmer Way Ste G, Carlsbad, CA 92010-7253
519123295	+ Continental Central Credit, Inc., 5611 Palmers Way, Suite G, Cralsbad, CA 92010-7253
519058194	Cordell Practice Management, 600 Kellwood Pkwy Ste 300, Chesterfield, MO 63017-5809
519058197	Daily Management Inc., 16461 Racquet Club Rd, Fort Lauderdale, FL 33326-3131
519123293	Elbaum, Krost & Elbaum DDS PA, 688 Brewers Bridge Road, Jackson, NJ 08527-2017
519058199	FMA Alliance Limited, 12339 Cutten Rd, Houston, TX 77066-1807
519058198	Fin Wise Bank, 756 E Winchester St Ste 100, Murray, UT 84107-7520
519058201	+ Hayt, Hayt & Landau, LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
519058203	Jeff Cutrona, 121 Dickinson Ave, Toms River, NJ 08753-7776
519058207	LCA Collections, 18 Park of Commerce Blvd, Savannah, GA 31405-7410
519058205	Laboratory Corp of America, PO Box 2240, Burlington, NC 27216-2240
519058206	Lakeside at Meford, 125 N Route 73, West Berlin, NJ 08091-9225
519058210	Lendingpoint LLC., 1201 Roberts Blvd NW Ste 200, Kennesaw, GA 30144-3612
519058212	M & T Bank Mortgage, PO Box 900, Millsboro, DE 19966-0900
519077672	+ M&T Bank, Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519058216	Mittal Ghandi, 12 Krysta Ct, Mount Laurel, NJ 08054-6929
519058217	New Jersey Division Probation, PO Box 987, Trenton, NJ 08625-0987
519121419	+ Oliphant Financial, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
519058220	Penn Credit Corporation, 2800 Commerce Dr, Harrisburg, PA 17110-9307
519058221	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
519058226	Princeton Health PP, PO Box 824406, Philadelphia, PA 19182-4406
519058227	Radius Global Solutions LLC, PO Box 1259, Oaks, PA 19456-1259
519123291	+ Ragan & Ragan, 3100 Route 138 West, Wall, NJ 07719-9021
519058228	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
519082866	Select Portfolio Servicing, Inc., as servicer for, P.O. BOX 65250, SALT LAKE CITY, UT 84165-0250
519058229	Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
519058230	Shannon Goldfinger, 91 Farnwood Rd, Mount Laurel, NJ 08054-2913
519058232	TD Bank USA NA, 2 Portland Sq, Portland, ME 04101-4088
519058235	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, Attn: Bankruptcy, PO Box 8026, Cedar Rapids, IA 52408-8026

District/off: 0312-1

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519058233 # Township of Medford, 17 N Main St, Medford, NJ 08055-2411
519058234 Township of Medford, Burlington County, 17 N Main St, Medford, NJ 08055-2411
519079716 + Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519058238 Vacation Village Resorts, 276 Brodie Mtn Rd, Hancock, MA 01237-6924
519058239 Virtua Health, PO Box 71451, Philadelphia, PA 19176-1451
519058240 Virtua Medical Group, 6981 N Park Dr Ste 200, Pennsauken, NJ 08109-4201

TOTAL: 46

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 29 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 29 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519058189	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 29 2021 20:45:24	Capital One Bank USA NA, 1680 Capital One Dr, McLean, VA 22102-3407
519058190	+ Email/Text: bankrupt@choicerecovery.com	Sep 29 2021 20:36:00	Choice Recovery, 1105 Schrock Rd, Columbus, OH 43229-1168
519058191	Email/Text: bnc@bass-associates.com	Sep 29 2021 20:36:00	Collins Asset Group, LLC, 5725 W Highway 290 Ste 103, Austin, TX 78735-8722
519058195	Email/PDF: creditonebknotifications@resurgent.com	Sep 29 2021 20:45:17	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
519058196	Email/PDF: creditonebknotifications@resurgent.com	Sep 29 2021 20:45:21	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
519058200	Email/Text: jvanfleet@friedmanllp.com	Sep 29 2021 20:36:00	Friedman LLP, 601 Route 73 N Ste 400, Marlton, NJ 08053-3476
519058202	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 29 2021 20:36:00	Internal Reveune Service, PO Box 7346, Philadelphia, PA 19101-7346
519058208	+ Email/Text: Documentfiling@lciinc.com	Sep 29 2021 20:36:00	Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807
519058209	+ Email/Text: Documentfiling@lciinc.com	Sep 29 2021 20:36:00	LendingClub, Attn: Bankruptcy, 595 Market St Ste 200, San Francisco, CA 94105-2807
519058211	Email/Text: camanagement@mtb.com	Sep 29 2021 20:36:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
519124555	Email/Text: camanagement@mtb.com	Sep 29 2021 20:36:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
519075351	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 29 2021 20:45:21	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519058213	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 29 2021 20:45:17	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
519058214	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 29 2021 20:45:21	Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
519076166	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 29 2021 20:36:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519058215	Email/Text: bankruptcydpt@mcmcg.com	Sep 29 2021 20:36:00	Midland Credit Management, Inc., 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
519058218	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 29 2021 20:45:17	Ollor Card Services, Attn: Bankruptcy, PO Box 9222, Old Bethpage, NY 11804-9222
519058219	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 29 2021 20:45:17	Ollor/tbom, PO Box 9222, Old Bethpage, NY 11804-9222

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519132113	Email/Text: Bankruptcy.Notices@pnc.com	Sep 29 2021 20:36:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
519058222	Email/Text: Bankruptcy.Notices@pnc.com	Sep 29 2021 20:36:00	Pnc Bank, Attn: Bankruptcy, PO Box 94982, Cleveland, OH 44101-4982
519058223	Email/Text: Bankruptcy.Notices@pnc.com	Sep 29 2021 20:36:00	Pnc Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180
519058225	Email/Text: Bankruptcy.Notices@pnc.com	Sep 29 2021 20:36:00	Pnc Mortgage, Attn: Bankruptcy, PO Box 8819, Dayton, OH 45401-8819
519058224	Email/Text: Bankruptcy.Notices@pnc.com	Sep 29 2021 20:36:00	Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
519113653	Email/Text: bnc-quantum@quantum3group.com	Sep 29 2021 20:36:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519058231	Email/PDF: gecsedl@recoverycorp.com	Sep 29 2021 20:45:20	Synchrony Bank, 170 W Election Rd Ste 125, Draper, UT 84020-6425
519059348	+ Email/PDF: gecsedl@recoverycorp.com	Sep 29 2021 20:45:20	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519058237	+ Email/Text: jerome.smalls@ogc.upenn.edu	Sep 29 2021 20:36:00	University of Penn health System, 3400 Spruce St, Philadelphia, PA 19104-4274
519123290	+ Email/Text: bankruptcy@webbank.com	Sep 29 2021 20:36:00	WebBank, 215 South State Street, suite 1000, Salt Lake city, UT 84111-2336

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519058236	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court; Toyota Motor Credit, 4 Gatehall Dr, Parsippany, NJ 07054-4518
519058204	##	KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	

District/off: 0312-1

User: admin

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on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for THE BANK OF NEW YORK MELLON, F/K/A, THE BANK OF NEW YORK AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF ALTERNATIVE LOAN TRUST 2005-45, MORTGAGE P bankruptcy@fskslaw.com

Ronald E. Norman

on behalf of Debtor Michael D. Goldfinger rnorman@rnormanlaw.com
ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Clunn, III

on behalf of Trustee Isabel C. Balboa wclunn@standingtrustee.com

TOTAL: 8